

FIRST VERNON BANCSHARES, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1139998	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$144	\$141	-2.4%		
Loans	\$103	\$104	0.5%		
Construction & development	\$4	\$4	-0.1%		
Closed-end 1-4 family residential	\$21	\$20	-4.2%		
Home equity	\$0	\$0	-11.6%		
Credit card	\$1	\$1	-2.9%		
Other consumer	\$3	\$2	-17.0%		
Commercial & Industrial	\$22	\$20	-6.4%		
Commercial real estate	\$37	\$38	3.3%		
Unused commitments	\$8	\$11	38.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-32.9%		
Asset-backed securities	\$2	\$1	-7.1%		
Other securities	\$14	\$13	-8.7%		
Cash & balances due	\$16	\$17	9.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$124	\$119	-3.6%		
Deposits	\$122	\$118	-3.5%		
Total other borrowings	\$1	\$1	-20.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$21	\$22	5.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.6%	15.0%	--		
Tier 1 risk based capital ratio	17.8%	20.3%	--		
Total risk based capital ratio	19.1%	21.5%	--		
Return on equity ¹	3.5%	5.8%	--		
Return on assets ¹	0.5%	0.9%	--		
Net interest margin ¹	4.3%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	38.2%	87.2%	--		
Loss provision to net charge-offs (qtr)	3.1%	557.5%	--		
Net charge-offs to average loans and leases ¹	3.9%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	5.3%	3.3%	0.3%	0.3%	--
Closed-end 1-4 family residential	7.8%	1.7%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.1%	1.7%	1.6%	0.0%	--
Other consumer	0.0%	0.6%	0.4%	0.0%	--
Commercial & Industrial	5.5%	3.7%	3.6%	0.1%	--
Commercial real estate	4.6%	1.8%	0.5%	0.1%	--
Total loans	5.4%	2.6%	1.0%	0.1%	--